

# How to Enroll in the SHOP Marketplace FOR EMPLOYEES

The online Small Business Health Options Program (SHOP) Marketplace is now open for employers with 50 or fewer employees. You can enroll in coverage that starts as early as January 1, 2015.

If you already have 2014 SHOP coverage through your employer, you'll need to visit HealthCare.gov to **renew or change your coverage**. If your employer is in a state that's running its own SHOP Marketplace, follow your state's application process. To find the SHOP Marketplace in your state, visit the small business **employee's page** on HealthCare.gov and select your state from the menu. Or contact the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to reach a call center representative.

If your employer is in a state that isn't running its own SHOP, follow these steps.

## Create a HealthCare.gov account

If your employer is offering coverage through SHOP, you'll get a notice with a participation code. You'll use this information to view and respond to your employer's coverage offer.

- Select **I HAVE MY CODE** if you have the participation code provided by your employer. To create a Marketplace account, select this link: **If you don't have a Marketplace account, create one now**.
  - If you already have a Marketplace account you created previously to apply for individual and family coverage, log into the same account for SHOP. Skip to **Confirm eligibility** to continue with these steps.

Select **I DON'T HAVE A CODE** if you didn't get the participation code. If you think your employer is offering SHOP coverage and you haven't gotten a notice with your participation code, contact your employer, not the SHOP Marketplace. Your employer can provide your participation code. **There's nothing you can do here until you get the participation code.**

- **Enter your employee information.** On the **Create an account** page, you'll give your name, email address, preferred password, and answer a few security questions. These questions will be helpful in case you forget your username and/or password and have trouble logging in.

**Note:** The account create page is for all Marketplace users – individuals and families, small businesses, and small business employees.

Select **CREATE ACCOUNT**. Follow the instructions on the screen to verify your email address and start using the SHOP Marketplace.

## Confirm eligibility

- **Log into your HealthCare.gov account.** Enter your new username and password, and then select **I ACCEPT** on the **Terms & Conditions** page.
- **Select the employee application.** On the **WELCOME TO THE MARKETPLACE** page, select **VISIT EMPLOYEE MARKETPLACE** link.
- **Enter the SHOP participation code.** On the **My employer** page, enter the participation code given to you by your employer, and your Social Security Number (SSN) or tax ID number. You should do this even if you don't want coverage now, then select **VERIFY**. Select **Yes** to add the employer to your account.

## Review coverage offer

On the **My employer page**, select **Begin** link in the Action field to start reviewing your employer's coverage offer.

- **Accept or decline your employer's coverage offer.** You can return and change your response after viewing health plans.

**If you accept the coverage offer**, enter employee details, like mailing address and other contact information.

- **Add dependents.** If your employer is offering dependent coverage, select **ADD DEPENDENT(S)**.
- **Sign the enrollment application.** Enter your name in the box to sign the application, then select **SAVE AND CONTINUE**.

**If you decline the coverage offer**, select the reason from the drop down menu.

- **Verify your decision to decline coverage.** Read and agree with the statements.
- **Sign the enrollment application.** Enter your name in the box to sign the application, then select **SUBMIT**. **If you're declining coverage, no further action is required.**

## Select plan(s)

- **Review employer's health coverage.** The plan(s) you'll see are based on your employer's primary business address. Select the **View plan details** link to see plan details, like copayments, laboratory and outpatient services, medical devices, emergency care, and inpatient hospital services. If your employer is offering you a choice of plans, you'll see a list of plans to compare.
  - **Compare plans.** If you have multiple plans listed, you can select up to 3 plans to compare side-by-side. Select the **Compare** checkbox for each plan you want to compare. Then select **Compare plans**.
  - **Sort plans.** Select **Sort by** on the drop down menu to see your options.
  - **Filter plans.** You can use the menu listing on the left side of the the page to narrow your plan search based on certain criteria.
- **Select one health plan and one dental plan (if offered).** To choose plan(s) for you and your dependents, click **Select** next to the health plan information. Then select **CONTINUE**.

## Complete enrollment

- **Review plan selection(s) and cost.** Read the summary of your health and dental plan (if offered).
- **Confirm plan choice(s).** Select **CONFIRM** to submit your application.
- **Get a confirmation.** You'll get a confirmation letting you know that your application is complete. It includes a confirmation number that you should keep for your records.

- **View enrollment.** Select the **Return to My enrollment** link to view the details of your enrollment.
- **Don't want to buy coverage?** Select **WAIVE**.
  - On the page that says **I'm declining this coverage offer**, select the health coverage you currently have or will have once your employer's coverage is effective. Then select **DECLINE**.

If you have questions about the SHOP Marketplace or need help with the employee application, contact the SHOP Call Center at 1-800-706-7893, Monday through Friday from 9 AM – 7 PM EST. TTY users should call 711 to reach a call center representative.

For more information about the SHOP Marketplace, visit **HealthCare.gov/small-businesses**.

